

**Information to identify the case:**

Debtor 1 **Robert Edward Witham III**

Social Security number or ITIN **xxx-xx-8439**

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

Debtor 2

Social Security number or ITIN \_ \_ \_ \_ \_

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_--\_--\_--\_--\_--

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **21-31838-KRH**

**Discharge of Debtor**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert Edward Witham III

September 22, 2021

**For the court:**

William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert Edward Witham, III  
Debtor

Case No. 21-31838-KRH  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: smithla

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Date Rcvd: Sep 22, 2021

Form ID: 318

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2021:

Recip ID	Recipient Name and Address
db	+ Robert Edward Witham, III, 2717 Tavern Way, Glen Allen, VA 23060-4466
15671605	Bon Secours, P.O. Box 14000, Rollins Fork, VA 22544-0000
15671607	+ Commonwealth Capital Investmen, 2507 East Broad St., Richmond, VA 23223-7379
15671610	+ Extra Space Storage, 5202 West Broad Street, Richmond, VA 23230-3010
15671611	+ Fair Collections & Outsourcing, Attn: Bankruptcy Dept, 12304 Baltimore Ave Suite #E, Beltsville, MD 20705-1314
15701216	+ Ford Motor Credit Company LLC, c/o Carl A. Eason, Esquire, 200 Bendix Road, Suite 300, Virginia Beach, VA 23452-1396
15671614	+ NWP Services Corp., P.O. Box 19661, Irvine, CA 92623-9661
15671615	+ Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
15671616	+ Primary Health Group Henrico, PO Box 740776, Cincinnati, OH 45274-0776
15671618	+ Richmond Gas Works, 730 E Broad St, Richmond, VA 23219-1850
15671619	+ SWC Group, 4120 International Parkway #100, Carrollton, TX 75007-1957
15671620	+ Tamara Witham, 1607 Hickory Street, Apt. 3, Richmond, VA 23222-5314

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJJWEST	Sep 23 2021 03:33:00	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200
15671604	+ EDI: CINGMIDLAND.COM	Sep 23 2021 03:33:00	At&T Mobility, P.O. Box 536216, Atlanta, GA 30353-6216
15671606	+ Email/Text: compliance@contractcallers.com	Sep 22 2021 23:35:00	CCI/Contract Callers Inc, Attn: Bankruptcy Dept, 501 Greene St Ste 302, Augusta, GA 30901-4415
15671608	Email/Text: DEbankruptcy@domenergy.com	Sep 22 2021 23:35:00	Dominion Power, P. O. Box 26543, Richmond, VA 23290-0000
15671609	EDI: DVTM.COM	Sep 23 2021 03:33:00	DT Credit Corp., P.O. Box 29018, Phoenix, AZ 85038-0000
15671612	+ EDI: FORD.COM	Sep 23 2021 03:33:00	Lincoln Automotive Fin, Attn: Bankrutcy, Po Box 54200, Omaha, NE 68154-8000
15671613	Email/Text: bankruptcy@nationalcreditsystems.com	Sep 22 2021 23:35:00	National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131-0000
15671617	Email/Text: joey@rmscollect.com	Sep 22 2021 23:35:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235-0000
15671621	+ EDI: VERIZONCOMB.COM	Sep 23 2021 03:33:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

District/off: 0422-7

User: smithla

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Date Rcvd: Sep 22, 2021

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Total Noticed: 21

preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ford Motor Credit Company LLC
aty	*+	Jennifer J. West, 341 Dial 866-628-8242 Code: 5053845, Spotts Fain PC, 411 E. Franklin Street, Suite 600, Richmond, VA 23219-2200

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2021 at the address(es) listed below:

Name	Email Address
Carl A. Eason	on behalf of Creditor Ford Motor Credit Company LLC bankruptcy@wolriv.com
James E. Kane	on behalf of Debtor Robert Edward Witham III jkane@kaneandpapa.com, info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncrone@icloud.com
Jennifer J. West	jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com
Jennifer J. West	on behalf of Trustee Jennifer J. West jjw_trustee@spottsfain.com jjwest@ecf.axosfs.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 5